

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN RE	*	BKRTCY. NO. 19-06674 BKT
HERNANDEZ ONEILL, SAUDDY NOEMI	*	CHAPTER 13
xxx-xx-1670		
LAUREANO COLON, JOAN	*	
xxx-xx-7319	*	
DEBTORS		

**DEBTOR'S NOTICE OF FILING OF AMENDED SCHEDULES "A/B" and "C"
OFFICIAL FORMS 106A/B and 106C**

TO THE HONORABLE COURT:

COME NOW, SAUDDY NOEMI HERNANDEZ ONEILL and JOAN LAUREANO COLON, the Debtors in the above captioned case, through the undersigned attorney, and very respectfully state and pray as follows:

1. The Debtors are hereby submitting *Amended Schedules "A/B" and "C"*, dated February 24, 2020, herewith and attached to this motion.

2. The amendment to Schedule "A/B" is filed to **separately list the Debtors' household goods, and Schedule "C" is filed to claim the appropriate personal property exemptions under Puerto Rico Law, PRLA 32 Section 1130.**

NOTICE PURSUANT TO LOCAL BANKRUPTCY RULE 1009(b)

Within thirty (30) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the paper will be deemed unopposed and may be granted unless: (i) the requested relief is forbidden by law; (ii) the requested relief is against public policy; or (iii) in the opinion of the Court, the interest of justice requires otherwise.

CERTIFICATE OF SERVICE

I CERTIFY, that on this same date a copy of this Notice was filed with the Clerk of the Court using the CM/ECF system which will send notice of same to the Chapter 13 Trustee, the US Trustee's Office, and all CM/ECF participants; I also certify that a copy of this notice was sent via regular US mail to the Debtors and to all creditors and interested parties appearing in the master address list, hereby attached.

RESPECTFULLY SUBMITTED. In San Juan, Puerto Rico, this 24th day of February, 2020.

/s/Roberto Figueroa Carrasquillo

USDC #203614

RFIGUEROA CARRASQUILLO LAW OFFICE PSC

ATTORNEY FOR the DEBTORS

PO BOX 186 CAGUAS PR 00726

TEL NO 787-744-7699 FAX 787-746-5294

Email: rfc@rfigueroalaw.com

Fill in this information to identify your case and this filing:

Debtor 1 SAUDDY NOEMI HERNANDEZ ONEILL
First Name Middle Name Last Name

Debtor 2 JOAN LAUREANO COLON
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO, SAN JUAN DIVISION

Case number 3:19-bk-6674

☒ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

QUEBRADA ARENAS WARD R159 K20.1

Street address, if available, or other description

TOA ALTA PR 00953

City State ZIP Code

County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☒ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$120,000.00

Current value of the portion you own?

\$120,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee Simple

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

The Joint Debtor owns a residential property located at Road 159 Km 20.1 Quebrada Arenas Ward Colinas del Sol Sector, Toa Alta Puerto Rico; this property consists of: 4 bedrooms, 2 bathrooms, living & dining room, kitchen, balcony and carpot/garage. On November 12, 2019, the Joint Debtor executed a Homestead Deed Number 12 under the Puerto Rico Homestead Law before Notary Public Arul Nietzsche Rodriguez Rodriguez, on November 12, 2019 this Homestead Deed was presented/filed at the Puerto Rico Property Registry (Asiento 2019-120330-BY03), prior to the filing of the present bankruptcy petition.

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$120,000.00

Part 2: Describe Your Vehicles

Debtor 1 **HERNANDEZ ONEILL, SAUDDY NOEMI & LAUREANO**
Debtor 2 **COLON, JOAN**

Case number (if known) **3:19-bk-6674**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
☒ Yes

3.1 Make: **Dodge**
Model: **Avenger**
Year: **2013**
Approximate mileage: _____
Other information: _____
VIN no 1C3CDZAB7DN730149

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☒ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$5,970.00

\$5,970.00

3.2 Make: **Jeep**
Model: **Wrangler 4WD**
Year: **2016**
Approximate mileage: **55000**
Other information: _____
VIN no. IC4BJWDG1GL195986

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$24,724.00

\$24,724.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$30,694.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

- ☐ No
☒ Yes. Describe.....

One (1) bed and mattresses

\$200.00

One (1) Refrigerator

\$350.00

One (1) washing machine

\$100.00

One (1) Dryer (Gas)

\$200.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☐ No
☒ Yes. Describe.....

Debtor 1 **HERNANDEZ ONEILL, SAUDDY NOEMI & LAUREANO**
Debtor 2 **COLON, JOAN**

Case number (if known) **3:19-bk-6674**

One (1) TV Set	\$30.00
One (1) Emergency Gasoline Power Generator	\$300.00
One (1) Microwave oven	\$20.00
One Laptop	\$100.00
Two (2) cellular phones	\$150.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- ☒ No
☐ Yes. Describe.....

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- ☐ No
☒ Yes. Describe.....

One Canon Digital Camera \$50.00

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

- ☒ No
☐ Yes. Describe.....

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- ☐ No
☒ Yes. Describe.....

Clothings and personal effects \$350.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

- ☐ No
☒ Yes. Describe.....

Jewelry \$710.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

- ☐ No
☒ Yes. Describe.....

Two (2) dogs mixed (\$50 each) and One (1) Beta \$103.00

14. Any other personal and household items you did not already list, including any health aids you did not list

- ☒ No
☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$2,663.00

Part 4: Describe Your Financial Assets

Debtor 1 **HERNANDEZ ONEILL, SAUDDY NOEMI & LAUREANO**
Debtor 2 **COLON, JOAN**

Case number (if known) **3:19-bk-6674**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☒ No

☐ Yes.....

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes.....

Institution name:

Banco Popular de Puerto Rico
Account no x6615

17.1. **Checking Account** **Joint Checking account**

\$100.00

First Bank

17.2. **Checking Account** **Checking Account x5616**

\$6.00

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes..... Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☒ No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No

☐ Yes. List each account separately.

Type of account:

Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes..... Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☒ No

Debtor 1 **HERNANDEZ ONEILL, SAUDDY NOEMI & LAUREANO**
Debtor 2 **COLON, JOAN**

Case number (if known) **3:19-bk-6674**

☐ Yes. Give specific information about them...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them...

Money or property owed to you?

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

28. Tax refunds owed to you

☒ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information.....

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No

☐ Yes. Give specific information..

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☒ No

☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund
value:

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No

☐ Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No

☐ Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☒ No

☐ Yes. Describe each claim.....

35. Any financial assets you did not already list

☒ No

☐ Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$106.00

Debtor 1 **HERNANDEZ ONEILL, SAUDDY NOEMI & LAUREANO**
Debtor 2 **COLON, JOAN**

Case number (if known) **3:19-bk-6674**

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☐ No. Go to Part 6.

☒ Yes. Go to line 38.

Current value of the
portion you own?
Do not deduct secured
claims or exemptions.

38. Accounts receivable or commissions you already earned

☒ No

☐ Yes. Describe.....

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☒ No

☐ Yes. Describe.....

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

☐ No

☒ Yes. Describe.....

Tools One (1) chainsaw (\$80); One (1) double Drill (\$75); One (1)
Craftman Drill (\$100); One (1) tool box. (\$500)

\$755.00

41. Inventory

☒ No

☐ Yes. Describe.....

42. Interests in partnerships or joint ventures

☒ No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

43. Customer lists, mailing lists, or other compilations

☒ No.

☐ Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?

☒ No

☐ Yes. Describe.....

44. Any business-related property you did not already list

☒ No

☐ Yes. Give specific information.....

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....

\$755.00

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No. Go to Part 7.

Debtor 1 **HERNANDEZ ONEILL, SAUDDY NOEMI & LAUREANO**
Debtor 2 **COLON, JOAN**

Case number (if known) **3:19-bk-6674**

☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☒ No

☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2	\$120,000.00
56. Part 2: Total vehicles, line 5	\$30,694.00
57. Part 3: Total personal and household items, line 15	\$2,663.00
58. Part 4: Total financial assets, line 36	\$106.00
59. Part 5: Total business-related property, line 45	\$755.00
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00
61. Part 7: Total other property not listed, line 54	\$0.00
62. Total personal property. Add lines 56 through 61...	\$34,218.00
63. Total of all property on Schedule A/B. Add line 55 + line 62	\$154,218.00

Copy personal property total **\$34,218.00**

Fill in this information to identify your case:

Debtor 1	SAUDDY NOEMI HERNANDEZ ONEILL		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF PUERTO RICO, SAN JUAN DIVISION		
Case number (if known)	3:19-bk-6674		

☒ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Debtor 1 Exemptions			
One (1) Refrigerator Line from <i>Schedule A/B</i> : 6.2	\$350.00	<input checked="" type="checkbox"/> \$175.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	PRLA 32 § 1130(14)
One (1) washing machine Line from <i>Schedule A/B</i> : 6.3	\$100.00	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	PRLA 32 § 1130(14)
One (1) Dryer (Gas) Line from <i>Schedule A/B</i> : 6.4	\$200.00	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	PRLA 32 § 1130(14)
One (1) Emergency Gasoline Power Generator Line from <i>Schedule A/B</i> : 7.2	\$300.00	<input checked="" type="checkbox"/> \$300.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	PRLA 32 § 1130(14)
Clothings and personal effects Line from <i>Schedule A/B</i> : 11.1	\$350.00	<input checked="" type="checkbox"/> \$175.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	PRLA 32 § 1130(2)

Debtor 1 **HERNANDEZ ONEILL, SAUDDY NOEMI & LAUREANO**
Debtor 2 **COLON, JOAN**

Case number (if known) **3:19-bk-6674**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Tools One (1) chainsaw (\$80); One (1) double Drill (\$75); One (1) Craftman Drill (\$100); One (1) tool box. (\$500) <small>Line from Schedule A/B: 40.1</small>	<u>\$755.00</u>	<input checked="" type="checkbox"/> <u>\$755.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	PRLA 32 § 1130(4)

3. **Are you claiming a homestead exemption of more than \$170,350**
(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

Debtor 1 **HERNANDEZ ONEILL, SAUDDY NOEMI & LAUREANO**
Debtor 2 **COLON, JOAN**

Case number (if known)

3:19-bk-6674

Fill in this information to identify your case:

Debtor 1
First Name Middle Name Last Name
Debtor 2
(Spouse if, filing) **JOAN LAUREANO COLON**
First Name Middle Name Last Name
United States Bankruptcy Court for the: **DISTRICT OF PUERTO RICO, SAN JUAN DIVISION**
Case number **3:19-bk-6674**
(if known)

☒ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
--	---	---	------------------------------------

Debtor 2 Exemptions

QUEBRADA ARENAS WARD R159 K20.1 TOA ALTA PR, 00953 Line from <i>Schedule A/B</i> : 1.1	\$120,000.00	<input checked="" type="checkbox"/> \$79,018.31 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	PRLA 31 § 1858
---	--------------	---	----------------

One (1) bed and mattresses Line from <i>Schedule A/B</i> : 6.1	\$200.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	PRLA 32 § 1130(2)
---	----------	--	-------------------

One (1) Refrigerator Line from <i>Schedule A/B</i> : 6.2	\$350.00	<input checked="" type="checkbox"/> \$175.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	PRLA 32 § 1130(2)
---	----------	--	-------------------

One (1) washing machine Line from <i>Schedule A/B</i> : 6.3	\$100.00	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	PRLA 32 § 1130(14)
--	----------	---	--------------------

Debtor 1 **HERNANDEZ ONEILL, SAUDDY NOEMI & LAUREANO**
Debtor 2 **COLON, JOAN**

Case number (if known) **3:19-bk-6674**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
One (1) Dryer (Gas) Line from Schedule A/B: 6.4	<u>\$200.00</u>	<input checked="" type="checkbox"/> <u>\$100.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	PRLA 32 § 1130(14)
One (1) TV Set Line from Schedule A/B: 7.1	<u>\$30.00</u>	<input checked="" type="checkbox"/> <u>\$30.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	PRLA 32 § 1130(14)
One (1) Microwave oven Line from Schedule A/B: 7.3	<u>\$20.00</u>	<input checked="" type="checkbox"/> <u>\$20.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	PRLA 32 § 1130(2)
Clothings and personal effects Line from Schedule A/B: 11.1	<u>\$350.00</u>	<input checked="" type="checkbox"/> <u>\$175.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	PRLA 32 § 1130(2)

3. **Are you claiming a homestead exemption of more than \$170,350?**

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

Fill in this information to identify your case:

Debtor 1 SAUDDY NOEMI HERNANDEZ ONEILL
First Name Middle Name Last Name

Debtor 2 JOAN LAUREANO COLON
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO, SAN JUAN DIVISION

Case number 3:19-bk-6674
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____

Attach Bankruptcy Petition Preparer's Notice,
Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ SAUDDY NOEMI HERNANDEZ ONEILL

SAUDDY NOEMI HERNANDEZ ONEILL

Signature of Debtor 1

Date February 24, 2020

X /s/ JOAN LAUREANO COLON

JOAN LAUREANO COLON

Signature of Debtor 2

Date February 24, 2020

Label Matrix for local noticing
0104-3
Case 19-06674-BKT13
District of Puerto Rico
Old San Juan
Mon Feb 24 08:27:13 AST 2020

POPULAR AUTO LLC
PO BOX 366818
SAN JUAN, PR 00936-6818

Banco Popular de Puerto Rico
Bankruptcy Department
PO Box 366818
San Juan, PR 00936-6818

Citibank, N.A.
5800 S Corporate Pl
Sioux Falls, SD 57108-5027

Discover Bank
Discover Products Inc
PO Box 3025
New Albany, OH 43054-3025

(p)INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

(p)JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

Money Express
PO Box 9146
San Juan, PR 00908-0146

Synch/Rooms to Go
C/o
PO Box 965036
Orlando, FL 32896-5036

Synchrony Bank
c/o of PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

BANCO POPULAR DE PUERTO RICO, SERVICER FOR F
C/O SARLAW LLC
BANCO POPULAR CENTER, SUITE 1022
209 MUNOZ RIVERA AVE
SAN JUAN, PR 00918

US Bankruptcy Court District of P.R.
Jose V Toledo Fed Bldg & US Courthouse
300 Recinto Sur Street, Room 109
San Juan, PR 00901-1964

CICA Collection Agency, Inc
PO Box 12338
San Juan, PR 00914-0338

Claro
PO Box 360998
San Juan, PR 00936-0998

Discover Fin Svcs LLC
PO Box 15316
Wilmington, DE 19850-5316

Island Finance
PO Box 71504
San Juan, PR 00936-8604

LVNV Funding, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Synch/Car Care Pep Boy
C/o
PO Box 965036
Orlando, FL 32896-5036

Synch/Walmart
PO Box 30281
Salt Lake City, UT 84130-0281

Thd/Cbna
PO Box 6497
Sioux Falls, SD 57117-6497

ISLAND PORTFOLIO SERVICES LLC AS SERVICER OF
PO BOX 361110
SAN JUAN, PR 00936-1110

BANCO POPULAR DE PUERTO RICO
SERVICER FOR FREDDIE MAC
PO BOX 362708(762)
SAN JUAN PR 00936-2708

Capital One Bank (USA), N.A.
by American InfoSource as agent
PO Box 71083
Charlotte, NC 28272-1083

DEL VALLE RODRIGUEZ LAW OFFICES PSC
LCDO JOSE RAFAEL DEL VALLE RODRIGUEZ
PO BOX 10590
SAN JUAN, PR 00922-0590

FIRST BANK
CONSUMER SERVICE CENTER
BANKRUPTCY DIVISION -CODE 248
PO BOX 9146, SAN JUAN PR 00908-0146

Island Portfolio Services, LLC as servicer o
PO BOX 361110
San Juan PR 00936-1110

MONEY EXPRESS
CONSUMER SERVICE CENTER
BANKRUPTCY DIVISION (CODE 248)
PO BOX 9146 SAN JUAN PR 00908-0146

Synch/Jc Penney Pr
PO Box 965007
Orlando, FL 32896-5007

Synch/tjx Cos
PO Box 965015
Orlando, FL 32896-5015

UNIVERSIDAD CENTRAL DE BAYAMON
PO BOX 1725
BAYAMON, PR 00960-1725

JOAN LAUREANO COLON
RR6 BOX 6936
TOA ALTA, PR 00953-9320

JOSE RAMON CARRION MORALES
PO BOX 9023884
SAN JUAN, PR 00902-3884

MONSITA LECAROS ARRIAS
OFFICE OF THE US TRUSTEE (UST)
OCHOA BUILDING
500 TANCA STREET SUITE 301
SAN JUAN, PR 00901

ROBERTO FIGUEROA CARRASQUILLO
PO BOX 186
CAGUAS, PR 00726-0186

SAUDDY NOEMI HERNANDEZ ONEILL
RR6 BOX 6936
TOA ALTA, PR 00953-9320

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Internal Revenue Service
PO Box 21126
Philadelphia, PA 19114-0326

Jefferson Capital Systems LLC
Po Box 7999
Saint Cloud Mn 56302-9617

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Popular Auto
PO Box 366818
San Juan, PR 00936-6818

End of Label Matrix	
Mailable recipients	34
Bypassed recipients	1
Total	35